

**Table I.F.15.b Among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with exclusive providers by firm size and selected characteristics: United States, 2018**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	12.0%	17.8%	16.9%	17.1%	15.0%	9.5%	16.0%	11.4%
Industry group **								
Agric., fish., forest.	29.3% *	--	--	--	60.6% *	0.2% *	2.7% *	34.6% *
Mining and manufacturing	8.5%	6.7% *	22.0% *	20.8%	10.9%	5.2%	18.0%	7.9%
Construction	14.3%	15.9% *	16.3% *	20.7% *	16.1% *	0.8% *	13.8%	14.6% *
Utilities and transp.	7.7%	--	26.4% *	8.9% *	11.6% *	5.7%	21.2% *	6.7%
Wholesale trade	8.6%	17.1% *	17.2% *	12.6%	10.6% *	5.2%	16.9%	7.0%
Fin. svcs. and real estate	9.8%	13.0% *	15.2% *	17.7% *	15.2% *	7.6%	13.7%	9.4%
Retail trade	14.8%	20.8% *	17.5% *	16.2%	14.7%	14.2%	14.4%	14.9%
Professional services	14.3%	17.8%	16.1%	13.9%	14.7%	13.9%	15.3%	14.1%
Other services	14.1%	23.3%	13.7%	22.9%	17.7%	9.9%	19.9%	12.9%
Ownership								
For profit, incorporated	10.9%	19.9%	16.7%	17.6%	15.4%	7.7%	16.5%	10.1%
For profit, unincorporated	9.3%	12.1% *	18.9%	14.4%	10.8%	5.7%	14.4%	8.1%
Nonprofit	18.1%	17.6% *	15.1% *	18.4%	16.9%	18.7%	16.2%	18.2%
Age of firm								
Less than 5 years	14.7%	13.2% *	13.7% *	10.7% *	21.1% *	7.3% *	12.2%	17.6% *
5-9 years	15.6% *	10.6% *	10.0% *	16.8%	21.3% *	5.2% *	12.6%	17.8% *
10-19 years	13.5%	16.4%	17.1%	20.9%	12.4%	3.5% *	16.8%	11.7%
20 or more years	11.6%	23.1%	18.6%	16.7%	14.6%	9.7%	17.5%	11.1%
Multi/single status								
2 or more locations	10.2%	--	19.8% *	12.7%	13.3%	9.4%	13.1%	10.1%
1 location only	17.5%	17.7%	16.7%	18.4%	17.6%	14.1%	16.3%	18.5%
Percent full-time employees								
Less than 25%	21.1%	--	39.2% *	19.0% *	35.8%	8.0%	43.7% *	15.2%
25-49 %	14.5%	38.3% *	13.5% *	20.0%	23.4% *	7.1%	22.0%	13.1%
50-74 %	20.1%	19.4% *	14.8% *	17.0%	13.7%	22.8%	16.2%	20.7%
75% or more	11.1%	15.9%	16.9%	17.0%	14.6%	8.4%	15.4%	10.5%
Union presence								
No union employees	10.5%	17.0%	16.9%	16.3%	14.0%	6.8%	15.8%	9.6%
Has union employees	16.2%	25.4% *	17.3% *	23.7% *	21.0%	15.0%	18.7%	16.1%
Percent low-wage employees								
50% or more low-wage	12.9%	13.1% *	11.6% *	16.4%	32.4% *	6.1%	13.0% *	12.9%
Less than 50% low-wage	11.9%	18.2%	17.2%	17.2%	13.7%	9.8%	16.2%	11.3%
Percent women employees								
Less than 25%	10.2%	18.0%	17.3%	17.5%	11.1%	5.0%	16.0%	8.6%
25-49 %	12.7%	16.0% *	14.4%	16.0%	21.7%	9.8%	13.9%	12.6%
50-74 %	12.7%	19.8%	20.0%	15.9%	14.6%	11.3%	17.8%	12.2%
75% or more	12.4%	15.1% *	16.3%	19.3%	13.8%	11.0%	16.8%	11.9%
Percent age 50 or older employees								
Less than 25%	12.0%	20.9%	16.9%	18.3%	16.1%	6.5%	18.0%	10.6%
25-49 %	11.8%	12.6% *	16.6%	17.5%	12.6%	10.9%	14.2%	11.6%
50-74 %	12.6%	15.1% *	17.9% *	12.8%	21.6%	7.6%	14.0%	12.3%
75% or more	11.9%	16.0% *	15.0% *	19.8% *	5.8% *	10.0% *	14.8% *	10.5% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.F.15.b Standard errors for among private-sector enrollees with family coverage: Percent in a non-high deductible health insurance plan with exclusive providers by firm size and selected characteristics: United States, 2018**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.54%	2.54%	2.08%	1.63%	1.76%	0.56%	1.20%	0.60%
Industry group **								
Agric., fish., forest.	18.57% *	--	--	--	24.90% *	0.17% *	1.95% *	20.92% *
Mining and manufacturing	1.22%	4.76% *	8.36% *	5.90%	3.10%	1.07%	4.90%	1.25%
Construction	3.93%	6.52% *	5.28% *	6.88% *	9.74% *	0.60% *	2.94%	5.85% *
Utilities and transp.	1.55%	--	17.47% *	4.23% *	6.86% *	1.26%	8.71% *	1.50%
Wholesale trade	1.26%	6.53% *	5.23% *	3.04%	3.48% *	1.40%	3.14%	1.36%
Fin. svcs. and real estate	1.29%	5.01% *	7.38% *	5.66% *	4.70% *	1.22%	3.50%	1.37%
Retail trade	2.16%	10.90% *	7.62% *	4.11%	3.45%	2.88%	4.25%	2.38%
Professional services	0.91%	4.72%	3.20%	1.95%	2.09%	1.18%	2.04%	1.00%
Other services	1.34%	6.76%	4.05%	4.02%	3.82%	1.36%	3.41%	1.43%
Ownership								
For profit, incorporated	0.67%	3.26%	2.47%	2.08%	2.52%	0.59%	1.48%	0.74%
For profit, unincorporated	1.09%	4.29% *	5.19%	2.74%	2.82%	1.17%	2.46%	1.21%
Nonprofit	1.37%	7.87% *	5.14% *	4.42%	2.65%	1.78%	3.29%	1.45%
Age of firm								
Less than 5 years	3.05%	5.58% *	5.74% *	3.66% *	7.58% *	4.74% *	3.27%	5.27% *
5-9 years	5.49% *	5.45% *	3.66% *	3.84%	14.09% *	2.69% *	2.85%	9.06% *
10-19 years	1.64%	4.54%	3.40%	4.05%	3.26%	1.22% *	2.36%	2.17%
20 or more years	0.56%	4.35%	3.21%	2.16%	1.80%	0.58%	1.78%	0.59%
Multi/single status								
2 or more locations	0.54%	--	7.17% *	2.62%	1.75%	0.56%	3.19%	0.55%
1 location only	1.40%	2.57%	2.16%	1.96%	3.50%	3.64%	1.27%	2.36%
Percent full-time employees								
Less than 25%	4.65%	--	14.80% *	6.94% *	10.31%	2.19%	13.79% *	3.42%
25-49 %	2.51%	16.33% *	6.43% *	5.07%	7.46% *	1.73%	6.34%	2.72%
50-74 %	2.21%	7.04% *	5.88% *	4.97%	3.36%	3.18%	3.98%	2.48%
75% or more	0.58%	2.61%	2.30%	1.78%	1.94%	0.54%	1.26%	0.63%
Union presence								
No union employees	0.56%	2.51%	2.16%	1.50%	1.75%	0.49%	1.22%	0.62%
Has union employees	1.38%	12.08% *	7.66% *	8.89% *	6.21%	1.33%	5.45%	1.42%
Percent low-wage employees								
50% or more low-wage	3.31%	9.38% *	6.56% *	3.74%	11.45% *	1.09%	4.76% *	3.65%
Less than 50% low-wage	0.53%	2.63%	2.16%	1.71%	1.56%	0.59%	1.24%	0.58%
Percent women employees								
Less than 25%	1.01%	4.26%	3.31%	2.92%	2.72%	0.80%	1.88%	1.18%
25-49 %	1.25%	5.81% *	4.05%	2.58%	4.84%	1.06%	2.53%	1.35%
50-74 %	0.94%	4.63%	4.37%	2.59%	2.34%	1.14%	2.52%	1.00%
75% or more	1.11%	6.55% *	4.87%	4.07%	2.62%	1.33%	3.12%	1.17%
Percent age 50 or older employees								
Less than 25%	0.98%	3.90%	2.92%	2.60%	3.05%	0.65%	1.86%	1.14%
25-49 %	0.71%	4.30% *	3.56%	2.61%	2.11%	0.79%	1.87%	0.75%
50-74 %	1.87%	5.43% *	5.94% *	3.45%	6.17%	1.28%	2.96%	2.19%
75% or more	3.30%	7.44% *	8.48% *	11.06% *	3.01% *	5.36% *	5.24% *	4.12% *

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

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